

Certificate Number: 06531-PAM-DE-040054418

Bankruptcy Case Number: 20-02771



06531-PAM-DE-040054418

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 4, 2025, at 3:30 o'clock PM CDT, Ronald E Carson completed a course on personal financial management given by internet by Allen Credit and Debt Counseling Agency, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: September 4, 2025 By: /s/Connie Krosch

Name: Connie Krosch

Title: Certified Credit Counselor